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CHALLENGES OF WOMEN ENTREPRENEURS IN RAJASTHAN: AN EMPIRICAL STUDY

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Abstract

Women entrepreneurs have been facing several enduring problems which mostly constitute of Socio-cultural, economic, technical, managerial, and financial difficulties. Women entrepreneurship development can be identified by the motivation amongst women, knowledge and awareness, skill enhancement and training, Decision making and Risk taking abilities. A pilot study is conducted to underline the most crucial variables impacting women entrepreneurs. The objective of the paper is to identify the major challenges and cultural and economic barriers faced by women entrepreneurs in Rajasthan that creates a hinderence in the growth and development of Women entrepreneurship. This study identifies that the level of literacy among Rajasthan women entrepreneurs is very low. The study also reveals that a large number of women entrepreneurs lack of awareness of technological upgradation and development and fail to forecast the potential changes in the market trends of their businesses. They are also not much aware of the taxation policies and changes affecting their businesses. The study also found that proper selection of their business location is also one of the major challenges for the women entrepreneurs of Rajasthan.

Keywords: *Entrepreneurship, Education, cultural, Women Entrepreneurs*

INTRODUCTION

Employment has been an obvious marvel in the development of new women entrepreneurs. Men or women are equally endowed with psychological and physical abilities along with managerial abilities that are essential for being a successful entrepreneur. Women are certainly not inferior as many of them are ready to undertake the various type of work if opportunities are provided (Singh N. P., 1985). Many reasons prevail for women to work as an entrepreneur. Some tend to get in to earn money while others start their own business for attaining respect and dignity in the society. Business creativities require individuals who are earnest & are constant business visionary. Quality of Business skills and ability is very important for women entrepreneurship through which an entrepreneur improves her reputation.

Women entrepreneurs are facing different difficulties including technical change, socio-culture, monetary, financial, and managerial difficulties. Women entrepreneurship development has gained movement by fitting mindfulness preparing environment and bolster support. It has improved the social-economic status, which could be a prerequisite for women empowerment and growth. In the recent years, women entrepreneurs have started many new businesses and have also been responsible for significantly contributing to employment creation and income generation.

REVIEW OF LITERATURE

Recent studies show that the determinants add up to male & female entrepreneurial development is comparable moderately than distinctive. However, evidences show that women are mostly involved in home-related businesses or women-dominated traditional innate businesses, (Stevenson & Lois,

1986). Women are not as likely as compared to men to run businesses in the high-technology fragment (Logcock & Robinson, 1991; Anna et al., 1999).

The economic construction of previous communalist (or transition) countries varies from nonrendition countries. Economies entrepreneurial activities were limited when they were formulated centrally, where the major emphasis was on economies of scale and novelty and entrepreneurship were not supported by the business culture (Roman, 1990; Mugler, 2000).

In emerging countries, a low rate of a good education is usually known as a big barrier to the entrance into the formal labor market. This urges women to build their businesses as a way farther from unemployment (Minniti and Naudé, 2010). Female entrepreneurship is frequently higher in creating a nation than created once (Kelley et al 2013). It is essential to encourage research besides practicing networks across transnational borders (Yadav, V. & Unni, J., 2016). We could infer that the determinants of female entrepreneurship are a very complex structure across countries and these factors very much influence the 'Push' and 'Pull' issues of female entrepreneurship. From the perspective of different cultural frameworks, the findings suggest that the cultural factors and societal perception of female entrepreneurs create a positive environment for female entrepreneurs. Its next process to be the most important factor in enhancing female entrepreneurship across countries. Promoting and extending the part-time or correspondence education for women, work outside the home in addition to family responsibilities, focusing on improving women's capabilities by guiding college and university girls for education in the related fields based on society needs (S,Kumar, 2017).

Objectives of the Study

1. To study the major challenges faced by women entrepreneurs.
2. To analyse the barriers for women entrepreneurs.

RESEARCH METHODOLOGY

Pilot Study: This paper used a convenient Sampling Method. Primary data through structured questionnaire from 150 entrepreneurs in Rajasthan and indenting the important variables regarding the barriers for women entrepreneurs. Cronbach alpha method was used to test the validity of the questionnaire. Overall the reliability of all the items of the Annexure was found to be 0.916 (91.16%).

Questionnaire Design: The questionnaire is divided into three sections. Section 1 focused on overall evidence about entrepreneurs. Section 2 includes obtaining the profile of the enterprises. Section 3 was constructed in Linkert's five-point scale ranking from Strongly agree - 5, Agree - 4, Natural -3, Disagree - 2, Strongly disagree - 1 to identify barricades of women entrepreneurs.

Sampling: In this study, 600 respondents were selected in the proportional random sampling method. 480 respondents returned the filled questionnaire out of those only 430 were found usable so 480 is the exact sample size of the study.

Data Analysis: Data sources in this study are primary as well as secondary. Analysis was done using statistical packages for social science (SPSS), testing was done using t-test and factors Analysis on the variables of barriers for women entrepreneurs.

Difficulties Faced by Women's Entrepreneurs: Women entrepreneurs are facing many problems in India and some of the important problems are focused on below.

Problem of Funding: Fund is "life-blood" for any kind of business huge or little. Women entrepreneurs are suffering from a shortage of funding primarily due to two reasons. First, women don't have any property to their name that can use as security for getting finance from exterior sources, as their reach to the exterior sources of finance is inadequate. Secondly, banks also deem them less secure which disheartens the women mortgagor's conviction. Bank Cannot any time approve their business. In these conditions women, entrepreneurs were sure to rely on their savings If women entrepreneur will take any advances from friends & relatives whose are expectedly inadequate & insignificant. Agreeing to a report by the Jointed together Countries Mechanical Improvement Organization (UNIDO), despite proving that women's advance reimbursement rates are higher than men.

Over-Dependent on Intermediaries: Women entrepreneurs are most often dependent on intermediaries who pocket a major part of profits. They take more margin of profit and thus negatively affecting the selling prices and ultimately losing their consumers..

Shortage of Raw Material: Women entrepreneurs are facing a shortage of raw material & essential efforts for production and they are taken that high prices of beset crude material on

the one hand, & raw material at the minimum of concession on the other. The let-down of many women co-operatives in 1971 included in - basket made an example how the shortage of raw material sounds the death-knell of business run by women entrepreneurs (Gupta and Srinivasan 2009). The cost of raw material constructs the chief part of the final price of the product. The organization's indecisiveness with regards to the quality or cost triggers substantial losses since the demand for the products is reduces (Raut et al., 2019).

Stiff Competition in Women Entrepreneurs: Women entrepreneurs don't have a logistic framework and cannot propel a great amount of money for crusades & advertisement. They need to confront an unbending contest for promoting their items with organized division as well as their male complements. Such type of competition eventually brings about the liquidation of women enterprises.

Women Entrepreneurs Movement: The Women Entrepreneurs movement in India is very inadequate due to numerous reasons. A solo woman requesting to start a new business is silent having the doubt that whether she will be permitted or not. Some also complained about their bad experience with the officials' embarrassing approach towards while opening the business.

Family Bonds: Women's entrepreneurs are often responsible to care for the children and other members of the family as males are predominantly observed to play a lesser role in that manner. Married women are expected to strike a fair equilibrium between their family & business. Her entire engrossment in personal life clears out small or no vitality and time for her business.

Lack of Education & Skill's: In India major women population which could be estimated at 60% does not see the school so the absence of education can be considered as the driver of the socio-economic problems. Owing to the lack of qualitative education women are not contemplating business, new technology & market information. To need of instruction small accomplishment inspiration between women entrepreneurs. In this way, the need for instruction produces issues for women entrepreneurs within the creation and running of business endeavors.

Less Risk-Captivating Capacity: Women in India often lead fundamentally a secured life. They were a less educated and financially dependent especially on male family members. All these has decreased their capacity to bear the risk to get intertwined in running a business. The ability to bear risk is an important quality of a successful entrepreneur.

Male-Dominated Society in India: Male rigidity is a silent practice in India. The Constitution of India tells about equality between all the sexes. But in exercise women are looked upon as "abla-nari" that is weak in all kinds of aspects. The dominance of women by male misgivings nearby a women's role, skill & capacity and are dried accordingly. Hence, the men conquered Indian society and, females are not considered equal to men. Which acts as a major hurdle for women in business.

All the above mentioned problems, scarce infrastructural facilities, low power and high cost of production, social attitude, low need for achievement, and socio-economic restraints also hold the Indian women from entering into business. The increase in enterprises owned by women is less than that witnessed for male (Bertaux and Crable, 2007; Byrne et al., 2019; Gbadamosi, 2019; Agarwal et al., 2020)

Barriers to Women Entrepreneurs in Rajasthan: For this research social factors, psychological, economic factors, and political problems faced by women entrepreneurs are considered while drafting the query in the questionnaire below the most important barriers to entrepreneurs. 32 variables are framed under barriers to entrepreneurs and are questioned among women entrepreneurs to analyze the important problems facing by women entrepreneurs in running a business or their concern.

Cost Benefit Analysis

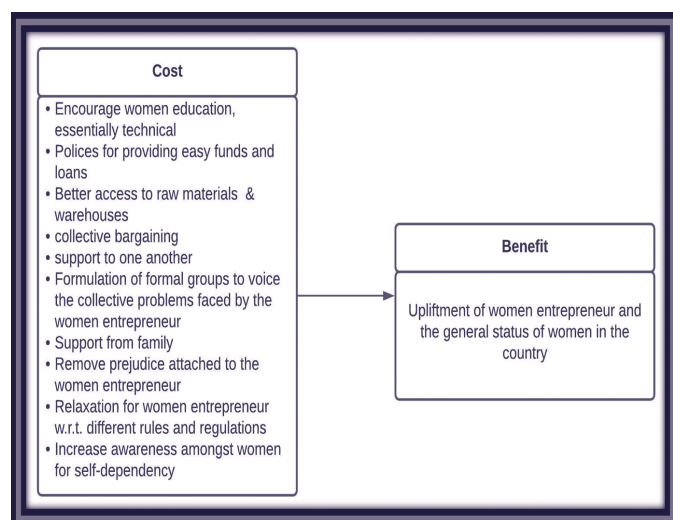


Table: 1 (one -Sample Statistics for Barriers Women Entrepreneurs)

	N	Mean	Std. Deviation	Std. Error Mean
B1	480	3.1512	1.76791	0.080722798
B2	480	3.4014	1.57891	0.072093055
B3	480	3.4023	1.67893	0.07665997
B4	480	3.8767	1.67812	0.076622985
B5	480	3.9871	1.76542	0.080609105
B6	480	3.4010	1.43456	0.065502032
B7	480	3.8326	1.37431	0.062751016
B8	480	3.4939	1.7632	0.080507739

B9	480	3.5091	1.3911	0.063517648
B10	480	3.3618	1.4563	0.066494681
B11	480	2.9919	1.9821	0.090502717
B12	480	3.9905	1.9812	0.090461623
B13	480	3.0010	1.3456	0.061440117
B14	480	3.3199	1.7234	0.078690471
B15	480	3.6792	1.6723	0.076357244
B16	480	3.5213	1.7812	0.08132962
B17	480	3.1099	1.6723	0.076357244
B18	480	4.6443	1.2912	0.058956212
B19	480	3.9991	1.0234	0.04672846
B20	480	3.9884	1.9123	0.087315648
B21	480	3.9871	1.9231	0.087808776
B22	480	3.8851	1.1231	0.051280763
B23	480	3.7123	1.4511	0.066257249
B24	480	3.9011	1.2.231	0.002087994
B25	480	3.4785	1.0324	0.0471394
B26	480	3.1234	1.0123	0.046221634
B27	480	3.5121	1.3111	0.059864846
B28	480	3.7611	1.4352	0.065531254
B29	480	3.8101	1.3421	0.061280307
B30	480	3.4127	1.1012	0.050280809
B31	480	3.5311	1.0131	0.046258162
B32	480	3.8999	1.0231	0.046714762

Above Table :1 shows the result of 32 variables. Variable mean value significantly greater than three but there is a dissimilar opinion by women entrepreneurs in many cases when it comes to the problem faced by them and the standard point towards this.

Table:2 reveals that the variable “problem of identifying a location for the enterprise” and “tax liability of government taxes” are significant.

Table : 2 presents that women entrepreneurs faces lack self-confidence, lack on experience, poor responsibility, training and lack of support from friends and relatives.

Table :2 (one sample Test for Barriers to Women Entrepreneurs)

	Test value =3					
	T	df	Sig. (2tailed)	Mean Difference	95% Confidence Interval of Diff. (Lower) (Upper)	
B1	1.802	480	.90	.15671	-.0331	.4124
B2	6.386	480	.000	.40231	.2654	.5562
B3	17.342	480	.000	.99321	.9545	2.2007
B4	14.999	480	.000	.88770	.7954	.1097
B5	15.111	480	.000	.89752	.8001	2.001
B6	15.231	480	.000	.99461	.8654	.9865
B7	11.783	480	.000	.82556	.6040	.6087
B8	7.398	480	.000	.46321	.3248	.6086
B9	4.809	480	.000	.35876	.2165	.5798
B10	4.342	480	.000	.27876	.1399	.5011
B11	-1.982	480	.189	-.09832	-.2540	.1003
B12	-.130	480	.899	-.00960	-.1648	.1447
B13	-.199	480	.855	-.02121	-.2687	.1400
B14	7.654	480	.000	.37650	.4206	.5954
B15	7.987	480	.000	.52998	.4861	.7696
B16	9.765	480	.000	.61243	.7988	.7476
B17	14.987	480	.000	.93211	.8011	.9965
B18	5.964	480	.000	1.3212	.6985	2.4321
B19	11.876	480	.000	.76543	.6743	.9546
B20	14.111	480	.000	.95876	.8051	.9887
B21	17.999	480	.000	.98869	.7231	.9953
B22	16.876	480	.000	.82543	.6321	.9897
B23	15.216	480	.000	.72276	.6911	.8965
B24	14.986	480	.000	.79888	.4623	.9076
B25	9.764	480	.000	.67796	.4189	.8032
B26	9.431	480	.000	.67747	.4311	.6744
B27	8.464	480	.000	.68765	.3811	.7322
B28	9.453	480	.000	.56432	.4109	.7543
B29	14.654	480	.000	.51432	.6123	.8488
B30	12.875	480	.000	.59543	.5923	.8186
B31	12.987	480	.000	.75986	.5438	.8754
B32	11.987	480	.000	.89765	.7040	.9321

The analysis concluded that selecting a location for the enterprise & tax burden from the state or central government is the major problem of entrepreneurs for which the bigger

part of selected entrepreneurs has strongly agreed. The mean & standard deviation of each variable and their interference are made through a t-test.

Table : 3 (the relationship between variable and factors)

Factor:1	Impact of Variables	Influence
Social and Culture Barrier	2. Small dimension of support of family and friends	(.950)
	1. Poor responsibility and encouragement from friend and relatives	(.910)
	3. Poor financial assistance from government	(.901)
	4. Legal impediments of the federal structure	(.873)
	5. Culture and social environment	(.825)
	6. Explosion of competition	(.821)
	7. Inability to withstand the negative effect	(.740)
Factor:2	Impact of Variables	Influence
Lack of Business Skill (LBS)	26. Difficulty in cost fixing	(.927)
	29. Inadequate legal and social protection	(.830)
	28. Inadequate in institutional training	(.820)
	27. Poor technical Knowledge on	(.720)
	25. Lack of knowledge on Inventory	(.709)
	30. Requirement of personal and political Influence	(.629)
Factor:3	Variables	Influence
Lack of Training and Experience (LTE)	16. Non-Cooperation from workers	(.915)
	13. Lack of Training	(.825)
	12. Lack of experience	(.817)
	11. Doubt on self-confidence	(.690)
	19. Difficulties in the Management level	(.631)
	15. Discontinuity of Capital Flow	(.601)
	14. Lack of Vocational Education	(.830)
Factor:4	Variables	Influence
Lack of Managerial skill (LMS)	8. Poor Planning	(.870)
	9. Poor Performance in the execution	(.863)
	10. The psychological disturbance from the family domain	(.837)
Factor:5	Variables	Influence
Capital Flow (CF)	20. Demand for Immediate payment from suppliers	(.901)
	17. Untimely Payment of Customers/Clients	(.875)
Factor:6	Variables	Influence
External Barriers (EB)	23. Have tax from state and Central government	(.949)
	24. Physical	(0.821)
	22. Problems of transportation and operation management	(.693)
	21. Difficulty of locating the Enterprise	(.679)
Factor:7	Variables	Influence
Marketing Problems (MP)		
	32. Threatening environmental Discouragement	(.892)
	31. Difficulty in approaching marketing problem	(.852)
Factor:8		
Irresponsible Partners		
	18. Reckless partner in business	(.956)

CONCLUSION

1. This study justified the variable “Entrepreneurship” and “Barriers for women entrepreneurs” through the t-test. The major factor from the variables of entrepreneurs & eight main factors from the variables of barriers of entrepreneurs is identified in the study.

2. This study identifies that literacy amongst women is very low in

India. Due to the lack of education, a large number of women lack awareness of technological development and market trend. The problem and limited skills & experience by women entrepreneurs have limited them from realizing their full potential and thus restricted their growth as successful entrepreneurs. Most of the women business owners are either housewives or fresh graduates,

not having sufficient experience of running a business concern.

3. The problem has constrained the experienced of women entrepreneurs has resulted in confining and inhibited the development of women entrepreneurship.

4. The social culture barrier is a prominent formidable block for the development of women entrepreneurs. The lack of experience and knowledge drift towards loss and other negative implications and irresponsible partners of women entrepreneurs in their enterprise lead to the appropriate end of the business. We avoid the potential confounding problems arising from the definition of entrepreneurship.

DISCUSSION AND MANAGERIAL IMPLICATIONS OF THE STUDY

Reflecting on the different aspects of the study it is apparent that drastic steps need to be taken to uplift the status of women entrepreneurs in the country starting with improving the status of education for females. Government-sponsored Training programs should be organized to get the new entrepreneurs acquainted with the tricks of the trade. Special rules and relaxations should be provided for women entrepreneurs. Apart from these the socio-cultural setting of the country also needs a bit of overhauling since the rules of the past do not appease the current scenario. Hence the society needs to stop undermining women and start enriching them.

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